This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5466(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

NOTE: The Annual Report of Holding Companies must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Gary M. Small
Name of the Holding Company Director and Official

Director, President and CEO
Title of the Holding Company Director and Official

attest that the Annual Report of Holding Companies (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board’s "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Signature of Holding Company Director and Official

Date of Signature

For holding companies not registered with the SEC—indicate status of Annual Report to Shareholders:

☐ is included with the FR Y-6 report
☐ will be sent under separate cover
☐ is not prepared

For Federal Reserve Bank Use Only

RSSD ID 38312-56
C.I._

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2017
Month / Day / Year

n/a
Report’s Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter’s Name, Street, and Mailing Address

United Community Financial Corporation
Legal Title of Holding Company
275 West Federal Street
(Mailing Address of the Holding Company) Street / P.O. Box
Youngstown OH 44503
City State Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:
David Grossman
Controller
Name Title

(330) 742-0603
Area Code / Phone Number / Extension

(330) 742-0838
Area Code / FAX Number
dgrosman@homesavings.com
E-mail Address

ir.ucfonline.com
Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? ___________ 0=No 1=Yes

In accordance with the General Instructions for this report (check only one):
1. a letter justifying this request is being provided along with the report
2. a letter justifying this request has been provided separately...

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "Confidential."

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0287), Washington, DC 20503.

03/2019
Form FR Y-6
United Community Financial Corp.
Youngstown, Ohio
Fiscal Year Ending December 31, 2017

Report Item 1: Annual Report
United Community Financial Corp. is a registrant of the Securities and Exchange Commission. A copy of the Annual Report filed on Form 10-K is attached as Exhibit 1.

Report Item 2(a): Organizational Chart
United Community Financial Corp. is a financial services holding company. Its subsidiaries include Home Savings Bank; (Home Savings), HSB Insurance LLC, HSB Capital LLC and HSB Insurance, Inc.. A copy of United Community Financial Corp.'s Organizational Chart is attached as Exhibit 2.

Report Item 2(b): Office/Branch Verification
Home Savings does business from 35 office locations in Northeast Ohio and Western Pennsylvania. A listing of those branch locations is attached as Exhibit 3.

Report Item 3: Securities Holders
The following table sets forth information about the only persons known to United Community Financial Corp. to own beneficially more than 5% of the outstanding common shares.

<table>
<thead>
<tr>
<th>Name and address</th>
<th>Amount and nature of beneficial ownership</th>
<th>Percent of shares outstanding</th>
</tr>
</thead>
<tbody>
<tr>
<td>BlackRock Inc.</td>
<td>3,336,439</td>
<td>6.69%</td>
</tr>
<tr>
<td>New York, NY</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Country of incorporation: United States</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dimensional Fund Advisors LP</td>
<td>3,101,844</td>
<td>6.22%</td>
</tr>
<tr>
<td>Austin, TX</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Country of incorporation: United States</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Manulife Financial Corporation</td>
<td>2,560,778</td>
<td>5.45%</td>
</tr>
<tr>
<td>Toronto, Ontario, Canada</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Country of incorporation: Canada</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Report Item 3.2: Securities Holders
Not applicable

Report Item 4: Insiders
United Community Financial Corp. has identified Directors and certain Executives as Insiders for Financial Reporting purposes. A listing of those individuals, along with other required information is attached as Exhibit 4.
<table>
<thead>
<tr>
<th>Name</th>
<th>City, State</th>
<th>Principal Occupation</th>
<th>Position with Bank Holding Company (2.a)</th>
<th>Position with Subsidiary (2.b)</th>
<th>Percentage of Voting Shares Held in Holding Company (4.a)</th>
<th>Percentage of Voting Shares Held in Subsidiary (4.b)</th>
<th>Other Companies (4.c)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mary E. Adams</td>
<td>Youngstown, Ohio</td>
<td>Consultant</td>
<td>Director</td>
<td>Director</td>
<td>President, Mary Adams Consulting, LLC</td>
<td>1.25%</td>
<td>N/A</td>
</tr>
<tr>
<td>Zaid Atif</td>
<td>Youngstown, Ohio</td>
<td>Banker</td>
<td>NA</td>
<td>NA</td>
<td>Managing Partner, A. Aliyan Consulting</td>
<td>0.22%</td>
<td>N/A</td>
</tr>
<tr>
<td>Loura M. Alumano</td>
<td>Youngstown, Ohio</td>
<td>Banker</td>
<td>Director</td>
<td>Executive Vice President</td>
<td>Managing Partner, A. Aliyan Consulting</td>
<td>0.17%</td>
<td>N/A</td>
</tr>
<tr>
<td>Patrick W. Bocken</td>
<td>Youngstown, Ohio</td>
<td>Banker</td>
<td>Director</td>
<td>Director</td>
<td>Managing Partner, Bocken Consulting</td>
<td>0.15%</td>
<td>N/A</td>
</tr>
<tr>
<td>Leo L. Bonham</td>
<td>Youngstown, Ohio</td>
<td>Banker</td>
<td>Director</td>
<td>Director</td>
<td>Managing Partner, Bocken Consulting</td>
<td>0.15%</td>
<td>N/A</td>
</tr>
<tr>
<td>Scott N. Cowan</td>
<td>Youngstown, Ohio</td>
<td>Banker</td>
<td>Director</td>
<td>Director</td>
<td>Managing Partner, Bocken Consulting</td>
<td>0.15%</td>
<td>N/A</td>
</tr>
<tr>
<td>Timothy W. Eason</td>
<td>Youngstown, Ohio</td>
<td>Banker</td>
<td>Executive Vice President</td>
<td>CFO</td>
<td>Managing Partner, Bocken Consulting</td>
<td>0.15%</td>
<td>N/A</td>
</tr>
<tr>
<td>Matthew T. Girgy</td>
<td>Youngstown, Ohio</td>
<td>Banker</td>
<td>Executive Vice President</td>
<td>CFO</td>
<td>Managing Partner, Bocken Consulting</td>
<td>0.15%</td>
<td>N/A</td>
</tr>
<tr>
<td>Tone D. Handler</td>
<td>Youngstown, Ohio</td>
<td>Judge</td>
<td>Director</td>
<td>Judge, Administrative Judge</td>
<td>Managing Partner, Bocken Consulting</td>
<td>0.15%</td>
<td>N/A</td>
</tr>
<tr>
<td>Julie J. Kohrs</td>
<td>Youngstown, Ohio</td>
<td>Banker</td>
<td>General Counsel &amp; Secretary</td>
<td>Executive Vice President</td>
<td>Managing Partner, Bocken Consulting</td>
<td>0.15%</td>
<td>N/A</td>
</tr>
<tr>
<td>Barbara J. Raisin</td>
<td>Youngstown, Ohio</td>
<td>Banker</td>
<td>Executive Vice President</td>
<td>CFO</td>
<td>Managing Partner, Bocken Consulting</td>
<td>0.15%</td>
<td>N/A</td>
</tr>
<tr>
<td>Richard J. Sukhali</td>
<td>Youngstown, Ohio</td>
<td>Certified Public Accountant</td>
<td>Chairman &amp; Director</td>
<td>Director</td>
<td>Managing Partner, Bocken Consulting</td>
<td>0.15%</td>
<td>N/A</td>
</tr>
<tr>
<td>Gary M. Snavl</td>
<td>Youngstown, Ohio</td>
<td>Banker</td>
<td>President, CEO and Director</td>
<td>Director</td>
<td>Managing Partner, Bocken Consulting</td>
<td>0.15%</td>
<td>N/A</td>
</tr>
<tr>
<td>Ellen Tressell</td>
<td>Youngstown, Ohio</td>
<td>Community Leader</td>
<td>Director</td>
<td>Director</td>
<td>Managing Partner, Bocken Consulting</td>
<td>0.15%</td>
<td>N/A</td>
</tr>
</tbody>
</table>